

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 15–28409–VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen Barel
7 Lakeview Drive
Heritage Lakes
Hamburg, NJ 07419

Social Security No.:

xxx–xx–9410

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/30/15 and a confirmation hearing on such Plan has been scheduled for 12/3/15 @ 10:00 a.m..

The debtor filed a Modified Plan on 11/17/15 and a confirmation hearing on the Modified Plan is scheduled for 12/17/15 @ 10:00 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 20, 2015

JJW: smz

James J. Waldron
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Karen Barel
 Debtor

Case No. 15-28409-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Nov 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2015.

db Karen Barel, 7 Lakeview Drive, Heritage Lakes, Hamburg, NJ 07419
 cr +DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr Stonebridge at Wayne Homeowners' Association, Inc., Wayne, NJ 07470
 515766792 +AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
 515766793 +Ariel Barel, 114 Warbler Drive, Wayne, NJ 07470-8471
 515828931 Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
 515766795 +Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
 515766796 +Experian, 476 Anton Boulevard, Costa Mesa, CA 92626
 515766802 +PNC BANK, 103 BELLEVUE PKWY, WILMINGTON, DE 19809-3701
 515766800 +Phelan Hallinan and Diamond, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
 515766801 +Piekarsky and Associates, 191 Godwin Avenue, Suite 9, Wyckoff, NJ 07481-2052
 515766799 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695)
 515766803 +Stonebridge at Wayne, c/o Piekarsky & Associates, 191 Godwin Avenue, Suite 9,
 Wyckoff, NJ 07481-2052
 515766804 +Superior Court of New Jersey, 77 Hamilton Street, Paterson, NJ 07505-2096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: leah.bynon@usdoj.gov Nov 20 2015 22:12:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 20 2015 22:12:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515766794 +Fax: 602-659-2196 Nov 20 2015 22:23:15 ChexSystems Collection Agency, Inc.,
 7805 Hudson Road, Ste 100, Saint Paul, MN 55125-1703
 515766797 +E-mail/Text: bankruptcy.bnc@gt-cs.com Nov 20 2015 22:12:47 Green Tree Servicing, LLC,
 345 St. Peter Street, Saint Paul, MN 55102-1213
 515766798 E-mail/Text: cio.bncmail@irs.gov Nov 20 2015 22:12:42 Internal Revenue Service,
 Internal Revenue Centralized Insolvency, Operation, PO Box 7346,
 Philadelphia, PA 19101-7346
 515766805 +E-mail/PDF: gecsed@recoverycorp.com Nov 20 2015 22:18:31 SYNCB/JCP, PO BOX 965007,
 ORLANDO, FL 32896-5007

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515766806 ##+Transunion, P.O. Box 6790, Fullerton, CA 92834-9416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2015 at the address(es) listed below:

John Philip Schneider on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING
 LLC nj.bkecf@fedpne.com
 Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin
Form ID: 186

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Mark R. Faro on behalf of Creditor Stonebridge at Wayne Homeowners' Association, Inc.
mfaro@pielaw.com

Scott J. Goldstein on behalf of Debtor Karen Barel sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com

TOTAL: 4